

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

STEPHAN J. SWIERCZEK
MARGARET E. SWIERCZEK
Debtor(s)

Case No. 17-20868JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/07/2017.
- 2) The plan was confirmed on 04/20/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/11/2017, 10/22/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/11/2022.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$261,085.00.
- 10) Amount of unsecured claims discharged without full payment: \$28,055.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$161,287.55
Less amount refunded to debtor \$3,317.24

NET RECEIPTS: \$157,970.31

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$11,452.60
Court Costs \$310.00
Trustee Expenses & Compensation \$7,458.63
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$19,221.23

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	2,839.91	NA	NA	0.00	0.00
AFFILIATED CREDIT SYSTEMS++	Unsecured	49.25	NA	NA	0.00	0.00
AFNI INC**++	Unsecured	199.00	NA	NA	0.00	0.00
AFNI INC**++	Unsecured	58.34	NA	NA	0.00	0.00
ALLIANCE ONE RECEIVABLES MGMI	Unsecured	17.94	NA	NA	0.00	0.00
ALLIED DATA CORP++	Unsecured	112.00	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK FSB	Unsecured	2,046.00	2,046.49	2,046.49	2,046.49	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	446.00	437.88	437.88	437.88	0.00
BERKHEIMER TAX ADMINISTRATOR	Unsecured	0.00	NA	NA	0.00	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	348.50	427.02	427.02	427.02	0.00
CBCS	Unsecured	10.78	NA	NA	0.00	0.00
CBCS	Unsecured	320.98	NA	NA	0.00	0.00
CBCS	Unsecured	88.38	NA	NA	0.00	0.00
CERTEGY PAYMENT RECOVERY SRV	Unsecured	25.00	NA	NA	0.00	0.00
CERTEGY PAYMENT RECOVERY SRV	Unsecured	25.00	NA	NA	0.00	0.00
CHECKNET INC	Unsecured	44.80	NA	NA	0.00	0.00
CHILDRENS HOSPITAL OF PITTSBUR	Unsecured	88.43	NA	NA	0.00	0.00
CITIBANK NA - OWNER TRUSTEE NE	Secured	0.00	1,952.80	1,952.80	1,952.80	0.00
CITIBANK NA - OWNER TRUSTEE NE	Secured	65,519.00	66,609.50	0.00	36,751.18	0.00
CITIZENS AUTO FINANCE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF MCKEESPORT (EIT)	Priority	112.25	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	40.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	15.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO++	Unsecured	55.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	347.28	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	122.06	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	582.03	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	70.43	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	NA	2,384.85	2,384.85	2,384.85	0.00
CONSUMER COLLECTION MANA	Unsecured	470.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	577.65	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	653.17	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	1.42	1.42	1.42	0.02
CR AUDIT BUREAU	Unsecured	86.03	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	3,623.00	3,209.69	3,209.69	3,209.69	453.65
CREDIT MANAGEMENT CO	Unsecured	220.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	78.40	NA	NA	0.00	0.00
CREDIT PROS	Unsecured	356.72	NA	NA	0.00	0.00
CREDIT SOLUTIONS LLC	Unsecured	27.09	NA	NA	0.00	0.00
DOLLAR BANK FSB(*)	Unsecured	295.14	2,776.83	2,776.83	2,776.83	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	63.56	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	33.31	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	23.52	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	447.13	565.12	565.12	565.12	0.00
ECMC(*)	Unsecured	1,475.00	2,854.44	2,854.44	2,854.44	0.00
FIRST COMMONWEALTH BANK*	Secured	0.00	15,832.38	0.00	0.00	0.00
FIRST COMMONWEALTH BANK*	Secured	86,761.00	72,000.00	0.00	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	NA	2,217.30	2,217.30	2,217.30	0.00
FIRST COMMONWEALTH BANK*	Unsecured	NA	20,843.57	20,843.57	20,843.57	0.00
FIRST NATIONAL COLLECTION++	Unsecured	547.22	NA	NA	0.00	0.00
J N OSHEAS AND ASSOCIATES	Unsecured	1,574.73	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	2,657.93	2,657.93	2,657.93	2,657.93	0.00
JPMORGAN CHASE BANK NA	Unsecured	10,414.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	6,949.00	6,949.49	6,949.49	6,949.49	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	626.46	450.02	450.02	450.02	0.00
M & T BANK	Secured	65,807.00	64,935.13	0.00	33,543.12	0.00
MAGEE WOMENS HOSPITAL	Unsecured	12.77	NA	NA	0.00	0.00
MCKEES ROCKS BOROUGH (RE)	Secured	0.00	715.34	0.00	0.00	0.00
MCKEES ROCKS BOROUGH (RE)	Secured	NA	595.02	0.00	0.00	0.00
NATIONAL RECOVERY AGENCY GRC	Unsecured	36.97	NA	NA	0.00	0.00
NATIONWIDE COLLECTIONS++	Unsecured	54.20	NA	NA	0.00	0.00
NCO FINANCIAL SERVICES++	Unsecured	368.40	NA	NA	0.00	0.00
NCO FINANCIAL SERVICES++	Unsecured	83.20	NA	NA	0.00	0.00
NCO FINANCIAL SERVICES++	Unsecured	48.40	NA	NA	0.00	0.00
NCO FINANCIAL SERVICES++	Unsecured	524.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC(*)	Unsecured	7,156.00	NA	NA	0.00	0.00
ONLINE INFORMATION SERVICE	Unsecured	304.00	NA	NA	0.00	0.00
PA DEPARTMENT OF LABOR & INDUSTRY	Secured	1,135.01	NA	1,135.01	1,135.01	51.68
PITTSBURGH WATER & SEWER AUTHORITY	Secured	NA	374.46	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTHORITY	Secured	NA	374.46	0.00	0.00	0.00
PNC BANK NA	Secured	0.00	1,080.52	1,080.52	1,080.52	0.00
PNC BANK NA	Secured	23,958.00	23,963.52	0.00	8,737.28	0.00
QSP FAMILY READING	Unsecured	39.50	NA	NA	0.00	0.00
RMS++	Unsecured	413.80	NA	NA	0.00	0.00
RMS++	Unsecured	108.00	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	50.89	NA	NA	0.00	0.00
STEPHENS MICHAELS ASSOCIATES	Unsecured	272.27	NA	NA	0.00	0.00
STO ROX SD (MCKEES ROCKS) RE	Secured	0.00	NA	NA	0.00	0.00
TEK COLLECT	Unsecured	1,475.00	NA	NA	0.00	0.00
THE MOBILE SOLUTION	Unsecured	292.25	250.00	250.00	250.00	0.00
UNITED REVENUE COLLECTION	Unsecured	1,739.12	NA	NA	0.00	0.00
US NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA D/B/A WELLS FARGO	Secured	6,287.00	6,059.17	6,059.17	6,059.17	912.60

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$79,031.58	\$0.00
Mortgage Arrearage	\$3,033.32	\$3,033.32	\$0.00
Debt Secured by Vehicle	\$9,268.86	\$9,268.86	\$1,366.25
All Other Secured	\$1,136.43	\$1,136.43	\$51.70
TOTAL SECURED:	\$13,438.61	\$92,470.19	\$1,417.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$44,860.94	\$44,860.94	\$0.00

Disbursements:	
Expenses of Administration	<u>\$19,221.23</u>
Disbursements to Creditors	<u>\$138,749.08</u>
TOTAL DISBURSEMENTS :	<u>\$157,970.31</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/22/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.